

FILED IN THE
US BANKRUPTCY COURT
DISTRICT OF WYOMING

2022 JUN 15 AM 10:50

TIM J. ELLIS, CLERK

Dale Page and Richard Neuhardt
Case 21-20506
1702 31st St
Cody WY 82414

United States Bankruptcy Court
2120 Capitol Ave Suite 6004
Cheyenne WY 82001

If it pleases the court, we, the above-named plaintiffs in Case 21-20506, received the attached notice of a relieved debt from Bridgecrest Financial. Bridgecrest is requesting payment for the vehicle which they failed to repossess until we abandoned it.

In the notice, Bridgecrest Financial has stated we owe 19,9471.33 for the vehicle less any amount they might receive from the sale of it.

Since this debt was relieved in bankruptcy and we chose to not reaffirm it, we ask that the court advise Bridgecrest that they have no such claim against us. We also request that Bridgecrest be enjoined from any contact about this debt in the future.

Thank you for your attention to this matter.

Sincerely yours,

Dale Page

Handwritten signatures of Dale Page and Richard Neuhardt in cursive script.

Richard Neuhardt

Cc: Bridgecrest Financial
File

Attachments

Richard Neuhardt
1702 31st St
Cody WY 82414
June 11, 2022

Bridgecrest Financial
PO Box 29018
Phoenix AZ 85038

On June 11, 2022, I received a demand letter from your company stating that you had taken possession of the Chevrolet Equinox with the VIN of f2GNAKBK4H1578420 and that you would sell it, leaving me responsible for the amount of \$19491.33 plus \$425 repossession fee.

This debt was relieved by the US Bankruptcy Court in case 21-20506 and was not reaffirmed, and the notice you sent was in violation of Federal Statute.

I demand the following om writing:

1. Acknowledgement that this debt is not owed.
2. Your attempt to collect this debt is in violation of Federal Statute and Bankruptcy Laws
3. You will not make any further attempt to collect this debt

In addition, I reserve the right to seek additional damages as allowed by the law.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Richard W. Neuhardt", with a stylized flourish at the end.

Richard W Neuhardt

Cc: File
US Bankruptcy Court for Wyoming

Bridgecrest
PO Box 29018
Phoenix, AZ 85038
800-965-8029

Nicole Hadd
Aliaa Coppers

2022-06-0



RICHARD NEUHARDT
1702 31ST ST
CODY WY 82414-9764

1V-228 - 1

NOTICE OF DISPOSITION AND OUR PLAN TO SELL PROPERTY

RE: ~~Credit Transaction~~

Account Number: 123003789701

Vehicle Description: 2017 CHEVROLET EQUINOX FWD 4C FFV

VIN: 2GNALBEK4H1578420

We have your property described above, because you broke promises in our agreement.

We will sell the vehicle described above at private sale sometime after 2022-06-18. A sale could include a lease or license

The money that we get from the sale (after paying our costs) will reduce the amount you owe. If we get less money than you owe, you will still owe us the difference. If we get more money than you owe, you will get the extra money, unless we must it to someone else.

You can get the property back at any time before we sell it by paying us the full amount you owe (not just the past due payments), including our expenses. As of the date of this notice, the amount you must pay to redeem is as follows:

Total Unpaid Contract Balance (including accrued finance charges, other fees, and any other amounts added to your debt, if any, as allowed by law)	\$19491.33
Expenses of our retaking the vehicle	\$425.00
Expenses of our repairing the vehicle	\$0.00
Expenses of our storing the vehicle	\$0.00
Other (specify)	
	\$
TOTAL AMOUNT REQUIRED TO REDEEM	\$19916.33

These amounts reflect what you must pay to redeem your vehicle as of the date of this notice. This amount may increase longer you wait. To learn the exact amount you must pay to redeem the vehicle, call us at the number listed above. Please send payment in the amount of the TOTAL AMOUNT REQUIRED TO REDEEM to Bridgecrest at the address listed on the of this notice or call us at the provided number to discuss other payment options.

IMPORTANT BANKRUPTCY NOTICE: If either you, your spouse, or anyone who is liable for this debt has filed bankruptcy, please contact us immediately at the number listed above to provide information regarding the bankruptcy case(s). If either you, your spouse, or anyone who is liable for this debt has filed for bankruptcy, we may be stayed from selling the repossessed collateral and from attempting to collect any debt you. If you receive a bankruptcy discharge of your debts in the bankruptcy case, this notice is not an attempt to collect a debt and is for informational purposes only. We may, however, seek to enforce any existing security interests and liens against the repossessed collateral or other property that serves as collateral. We will continue to proceed in accordance with all applicable laws and agreements. This Notice of Disposition is for the purpose of complying with Article 9 of the Uniform Commercial Code and all applicable laws and agreements.

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We would also like to give you the opportunity to reinstate your contract and get your vehicle back. In order to reinstate, you must bring your account current by paying the past due amounts, plus the reasonable expenses incurred in retaking, repairing and storing the motor vehicle, and cure any other defaults under the contract within 10 days of this notice. As of the date of this notice, the amount you must pay to reinstate your contract is as follows:

Total Amount(s) Past Due (including accrued finance charges, other fees, and any other amounts added to your debt, if any, as allowed by law)	\$3570.19
Expenses of our retaking the vehicle	\$425.00
Expenses of our repairing the vehicle	\$0.00
Expenses of our storing the vehicle	\$0.00
Other (specify)	\$
TOTAL AMOUNT DUE TO REINSTATE	\$3995.19

These amounts reflect what you must pay to reinstate your contract and get your vehicle back as of the date of this notice. This amount may increase the longer you wait. To learn the exact amount you must pay to reinstate our agreement and any other actions you must take to cure other defaults under the contract, call us at 800-965-8029.

Please send payment in the amount of the **TOTAL AMOUNT DUE TO REINSTATE** listed above to Bridgecrest at PO Box 29018 Phoenix, AZ 85038 or call us at 800-965-8029 to discuss other payment options.

To reinstate your contract, you must also furnish proof of required insurance with loss payable endorsements to Bridgecrest PO Box 29018 Phoenix, AZ 85038, at its address shown above, as required by your above-described contract.

If you want us to explain to you in writing how we have figured the amount that you owe us, you may call us at 800-965-8029 or write us at PO Box 29018 Phoenix, AZ 85038 and request a written explanation. We will charge you \$0.00 for the explanation if we sent you another written explanation of the amount you owe us within the last six months.

If you need more information about the sale call us at 800-965-8029 or write us at PO Box 29018 Phoenix, AZ 85038.

We are sending this notice to the following other people who have an interest in the vehicle described above or who owe money under your agreement:

None

Sincerely,

Bridgecrest

IMPORTANT BANKRUPTCY NOTICE: If either you, your spouse, or anyone who is liable for this debt has filed bankruptcy, please contact us immediately at the number listed above to provide information regarding the bankruptcy case(s). If either you, your spouse, or anyone who is liable for this debt has filed for bankruptcy, we may be stayed from selling the repossessed collateral and from attempting to collect any debt from you. If you receive a bankruptcy discharge of your debts in the bankruptcy case, this notice is not an attempt to collect a debt and is for informational purposes only. We may, however, seek to enforce any existing security interests and liens against the repossessed collateral and other property that serves as collateral. We will continue to proceed in accordance with all applicable laws and agreements. This Notice of Disposition is for the purpose of complying with Article 9 of the Uniform Commercial Code and all applicable laws and agreements.